

In re:  
Loriann Smith Morelli  
Cosimo Morelli  
Debtors

Case No. 23-11701-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Oct 03, 2024

User: admin  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2024:

Recip ID	Recipient Name and Address
db/jdb	Loriann Smith Morelli, Cosimo Morelli, 127 N 2nd St, Coplay, PA 18037-1203
14790974	Borough of Coplay, 98 S 4th St, Coplay, PA 18037-1304
14791001	Whitehall-Coplay School District, 2940 Macarthur Rd, Whitehall, PA 18052-3408

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Oct 04 2024 11:26:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 04 2024 11:27:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/Text: bnc-quantum@quantum3group.com	Oct 04 2024 11:27:00	Quantum3 Group LLC as agent for, PO Box 788, Kirkland, WA 98083-0788
14790970	+ Email/PDF: AffirmBKNotifications@resurgent.com	Oct 04 2024 00:17:48	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St., Floor 4, Pittsburgh, PA 15212-5862
14790971	+ Email/Text: ally@ebn.phinsolutions.com	Oct 04 2024 11:26:00	Ally Financial, Inc, Attn: Bankruptcy 500 Woodward Ave, Detroit, MI 48226-3416
14802339	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 04 2024 11:27:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14790972	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 04 2024 11:27:00	AmeriCredit/GM Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853
14800260	Email/PDF: bncnotices@becket-lee.com	Oct 04 2024 00:40:31	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14790973	Email/PDF: bncnotices@becket-lee.com	Oct 04 2024 00:40:53	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14790975	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 04 2024 00:17:49	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14791702	+ Email/PDF: ebn_ais@aisinfo.com	Oct 04 2024 00:17:48	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14790976	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 04 2024 11:27:00	Comenity Bank/Catherines, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14790977	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 04 2024 11:27:00	Comenitycb/dtlfirstfin, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14790978	+ Email/Text: bankruptcy_notifications@ccsusa.com		

District/off: 0313-4

User: admin

Page 2 of 4

Date Rcvd: Oct 03, 2024

Form ID: pdf900

Total Noticed: 51

		Oct 04 2024 11:27:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
14790979	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 04 2024 00:17:48	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
14794019	Email/Text: mrdiscen@discover.com	Oct 04 2024 11:26:00	Discover Bank, P.O. Box 3025, New Albany, Oh 43054-3025
14790980	+ Email/Text: mrdiscen@discover.com	Oct 04 2024 11:26:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14790982	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Oct 04 2024 11:27:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14790981	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Oct 04 2024 11:27:00	Genesis Financial, Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401
14790983	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 04 2024 11:27:00	Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14790984	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 04 2024 11:27:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14800237	Email/PDF: resurgentbknotifications@resurgent.com	Oct 04 2024 00:40:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14790985	^ MEBN	Oct 04 2024 11:20:47	Lehigh County Tax Claim Bureau, 17 S 7th St Rm 120, Allentown, PA 18101-2401
14790986	Email/Text: EBN@Mohela.com	Oct 04 2024 11:26:00	MOHELA, Attn: Bankruptcy 633 Spirit Drive, Chesterfield, MO 63005-1243
14790987	+ Email/Text: bankruptcynotices@psecu.com	Oct 04 2024 11:27:00	P S E C U, Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
14790988	Email/Text: fesbank@attorneygeneral.gov	Oct 04 2024 11:27:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120
14806666	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 04 2024 00:40:54	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14799982	+ Email/Text: bankruptcynotices@psecu.com	Oct 04 2024 11:27:00	PSECU, P.O. BOX 67013, HARRISBURG, PA 17106-7013
14790989	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 04 2024 11:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14790990	^ MEBN	Oct 04 2024 11:21:23	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14790991	+ Email/Text: bankruptcy@petalcard.com	Oct 04 2024 11:26:00	Petal Card 1/webbank, Attn: Bankruptcy Dept, Po Box 105168, Atlanta, GA 30348-5168
14808280	Email/Text: bnc-quantum@quantum3group.com	Oct 04 2024 11:27:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
14806364	Email/Text: bnc-quantum@quantum3group.com	Oct 04 2024 11:27:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14793699	+ Email/Text: shari.stephenson@revcosolutions.com	Oct 04 2024 11:27:00	REVCO SOLUTIONS, INC., 3850 PRIORITY WAY SOUTH DR, SUITE 114, 3850 PRIORITY WAY SOUTH DR, INDIANAPOLIS, IN 46240-3813
14790992	^ MEBN	Oct 04 2024 11:20:48	Recivable Management Services. LLC, Attn: Bankruptcy 240 Emery Street, Bethlehem, PA 18015-1980
14797442	Email/Text: bankruptcyteam@quickenloans.com	Oct 04 2024 11:27:00	Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
14790993	Email/Text: bankruptcy@bbandt.com		

District/off: 0313-4

User: admin

Page 3 of 4

Date Rcvd: Oct 03, 2024

Form ID: pdf900

Total Noticed: 51

		Oct 04 2024 11:27:00	Sheffield Financial, Attn: Bankruptcy 214 N Tryon St, Charlotte, NC 28202-1078
14790994	Email/PDF: ais.sync.ebn@aisinfo.com		
		Oct 04 2024 00:40:51	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14790995	Email/PDF: ais.sync.ebn@aisinfo.com		
		Oct 04 2024 00:40:30	Synchrony/HSN, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14790519	+ Email/Text: tdebn@credbankserv.com		
		Oct 04 2024 11:26:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14790996	^ MEBN		
		Oct 04 2024 11:21:15	Td Retail Card Services, MS BT, POB 9475, Minneapolis, MN 55440-9475
14806143	+ Email/Text: bankruptcy@bbandt.com		
		Oct 04 2024 11:27:00	Truist Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
14790997	Email/Text: usapae.bankruptcynotices@usdoj.gov		
		Oct 04 2024 11:27:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14790998	^ MEBN		
		Oct 04 2024 11:20:55	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14790999	Email/Text: bknotice@upgrade.com		
		Oct 04 2024 11:26:00	Upgrade, Inc., Attn: Bankruptcy 275 Battery Street 23rd, San Francisco, CA 94111
14808337	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Oct 04 2024 11:27:00	US DEPARTMENT OF EDUCATION C/O NELNET, 121 S 13TH ST, LINCOLN, NE 68508-1904
14791000	+ Email/Text: LCI@upstart.com		
		Oct 04 2024 11:26:00	Upstart Finance, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503
14790958	^ MEBN		
		Oct 04 2024 11:20:59	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Quantum3 Group LLC as agent for, PO Box 788, Kirkland, WA 98083-0788
14800262	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14812764	*	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2024

Signature: /s/Gustava Winters

---

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0313-4

User: admin

Page 4 of 4

Date Rcvd: Oct 03, 2024

Form ID: pdf900

Total Noticed: 51

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2024 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Joint Debtor Cosimo Morelli help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL A. CIBIK	on behalf of Debtor Loriann Smith Morelli help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

Loriann Smith Morelli  
Cosimo Morelli

Debtors

Chapter 13

Bankruptcy No. 23-11701-PMM

ORDER DISMISSING CHAPTER 13 CASE

AND NOW, after notice and hearing, it is ORDERED that the case is DISMISSED.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby  
TERMINATED and the employer shall cease wage withholding immediately.



**Date: October 3, 2024**

---

PATRICIA M. MAYER  
U.S. BANKRUPTCY JUDGE